

CLIENT DECLARATION

1. Completing Your Application

Tick

Please ensure that you have completed each part of this application form. Insert your full name, email address and telephone on the following page before signing and dating the form.

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2. Confirming Your Identity

We require two proofs of identity - one proof of your home address and one photographic proof of identity. This is in order to comply with current Anti-Money Laundering Regulations. Acceptable forms of the two are:

Proof of Identity

- A copy of your current passport
- A copy of your photo driving licence

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Proof of Address

- Your current and valid UK driving licence (paper-style UK provisional licences are not acceptable). Note that this cannot be used as evidence of both Identification and Address
- A utility bill, i.e. gas, electricity, water or telephone bill (not including mobile phone bills) — Your most recent bank, building society or credit card statement
- Your local authority tax bill for the current year.

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Note that any bills or statements used as proof should not be dated any earlier than 3 months before the date of your application.

3. Payment

We accept payment of your investment via cheque or bank transfer. Any payment must specifically mention the name(s) of the investor(s). Please specify how you wish to complete your payment:

Cheque

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Bank transfer

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The arrangement fee for non-advised investments is 0.5% per investment plan, with a minimum of £75. If you are investing into multiple plans, then these will be administrated separately and will each require their own fee.

Please note that investments should not be made payable to Best Price Financial Services - see the product application form for whom your investment should be made payable to. Deadlines for applications may vary depending on your chosen method of payment - please see the product application form for more details.

4. Post all forms to:

Best Price Financial Services, The Tythe Barn, 5 Eglwys Nunydd, Margam, Neath Port Talbot, SA13 2PS.

5. Where did you hear about Best Advice Wealth Management?

- ☐ Recommendation ☐ Newspaper Story ☐ Advertisement ☐ Search Engine
☐ Facebook ☐ Twitter ☐ E-mail ☐ Other

6. I would you like to be kept up to date with new product launches via email?

Yes ☐ No ☐

APPROPRIATE ASSESSMENT QUESTIONS

1. Client name: _____ Telephone No: _____
 Email address: _____ Investment amount: _____
 Product name: _____

2. Questions	Yes	No
> Have you received any advice from Best Price Financial Services which has helped you choose this investment?	☐	☐
> Are you aware that most Structured Investment products do not have FSCS coverage, meaning that your original capital is at risk to failure of the relevant counterparty?	☐	☐
> Are you aware that any growth or income produced by this investment is ultimately linked to the performance of the underlying index, equities, or basket of commodities?	☐	☐
> Are you aware that, as with all Structured Products, if the relevant index or indices fall to below the pre-determined safety levels (detailed in the plan brochure) you may lose some or all of your investment?	☐	☐
> Are you aware that there is no direct investment in the shares of the index or indices relevant to the plan, and the plan will not receive dividends from the participating companies? This means that the returns of the plan could be lower than if you invested directly in the individual shares of the indices.	☐	☐
> Are you aware that the tax position on maturity might not be advantageous to you at the time?	☐	☐
> Are you aware that if you redeem your investment before the end of the Plan Term, you may get back less than the amount you originally invested?	☐	☐

3. Past Investment Experience

It is important that investors understand how Plans work and are satisfied that they meet their investment objectives. Without providing individual advice it can be difficult to categorise an investor's knowledge and understanding but to ensure that the Plan meets your needs we append below various attributes for different types of investors; please select the category appropriate to you. Please be aware that most Structured Products are not "appropriate" for basic investors:

Basic Investor ☐

- You have a basic knowledge of relevant financial instruments - a basic investor can make an informed investment decision based on the regulated and authorised documentation or with the help of basic information provided.
- You have no financial industry experience, i.e. you should seek Financial Advice in relation to how a product is suitable to meet your needs.

Educated/Informed Investor ☐

- You have an educated level of knowledge of relevant financial products - an informed investor can make an informed investment decision based on the regulated and authorised documentation, together with knowledge and understanding of the specific factors/risks highlighted within them only.
- You have some financial industry experience and are able to read and digest the risks associated to the product and apply this rationale to your personal circumstances. You do not require the regulatory protection provided when engaging with financial advice.

Advanced/Sophisticated Investor

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- You have a high level of knowledge & experience of relevant financial products and transactions and a good ability to understand complex financial products.
- You have financial industry experience; have invested in/hold a number of varied investments (including higher risk and complex investments); have frequent trading activity; have a high level of investable assets. You are capable through experience and knowledge to digest the risks inherent within the product selected. You have experienced the volatility of investment markets and have extensive experience of Investment market behaviour.

Have you invested in Structured Products before? Y ☐ N ☐

If so, how much were you charged for this service? _____

Who did you arrange this investment with, including and prior to Best Advice Wealth Management / Best Price Financial Services Ltd? _____

Understanding the risk and complexity of investment arrangements is extremely important; in order to comply with the obligations of “Appropriateness” distribution we need to check to understand that when investing you are aware of the impact of:

- | | Yes | No |
|--|--------------------------|--------------------------|
| 1. Understand the risk to Counterparty failure | ☐ | ☐ |
| 2. That you have read and fully understood the barrier level | ☐ | ☐ |
| 3. That you understand that this plan forms “part” of a diversified investment portfolio. (The general principal is that exposure should not be greater than 10% of invested assets into one Counterparty) | ☐ | ☐ |
| 4. An investor should think about the impact of failure of the Counterparty and product to the investor’s overall financial position. Have you considered this outcome, and can you accept this outcome? | ☐ | ☐ |

Would you be interested in a free initial consultation from our advisory branch Best Price Advice? Y ☐ N ☐

Independent Financial Advice follows the “Know your customer” regulatory process where, if the conclusion is that the investment is “suitable” to meet the needs of the investor, regulatory protection is provided by the regulatory process via The Financial Ombudsman Service (FOS).

4. Declaration

- | | Yes | No |
|---|--------------------------|--------------------------|
| > I have carefully read the Plan brochure, including any applicable Terms and Conditions for the Plan, and accept the terms under which the Plan will be managed. | ☐ | ☐ |
| > I have carefully read the Key Information Document, and fully understand the risks, costs, potential gains and losses of this product. | ☐ | ☐ |
| > I understand that Best Price Financial Services is not providing investment advice or assessing the suitability of this product, and that I therefore take full responsibility in proceeding with this product understanding that no regulatory protection is provided in respect of how a product is “suitable to meet an investor’s needs”. | ☐ | ☐ |

Our arrangement fee is 0.5% of the total investment (minimum £75).

Please state your chosen method of payment:

As a separate cheque made payable to Best Price Financial Services Ltd.

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As a fee deducted from your initial investment. (Please complete appropriate section of application).

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Best Advice Wealth Management is a trading style of Best Price Financial Services Limited, and as a regulated business, must read the AAQ and ask further questions to assess appropriateness and, if any answers are unclear when completing "Appropriateness". It is imperative that Investors understand that the "Appropriateness" of an investment being accepted by a distributor must be aligned to the product's target audience. We must reject applications if an investment is made that is not clearly "appropriate" on a non-advised basis. We need to do this to protect investors.

If we have rejected an application on this basis, then we are still able to discuss the suitability of the product with you on a fully advised basis, taking into account your personal circumstances. The fee for this advice would be 1.5% on completion of the advice process, rather than the application being made (minimum advice fee is £300).

By signing below, you are acknowledging that you have read and understood the above and that you are instructing Best Price Financial Services Limited to arrange the above investment on your behalf, without taking independent regulatory advice, which follows the "Know your customer" process – leading to a suitability recommendation.

Without taking regulatory advice (which we offer and firmly recommend) you are engaging with a process of product selection for which you take full responsibility in proceeding with the investment selected.

Source of Funds: Accumulated savings from income ☐ Inheritance ☐ Sale of Property ☐
Divorce Settlement ☐ Sale or maturity of Investments ☐ Retirement Funds ☐ Other _____

Name: _____

Name: _____

Signature: _____

Signature: _____

Date: _____

Date: _____

Office Use

Appropriateness approved by; _____

Date: _____

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